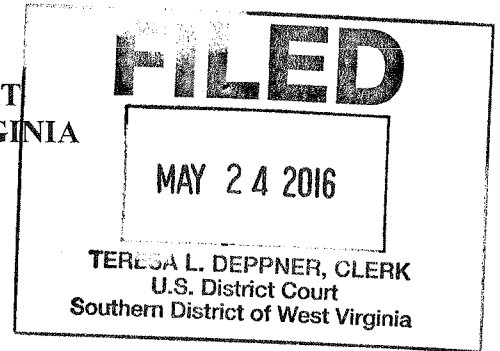


UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF WEST VIRGINIA  
BECKLEY DIVISION



DAVID M. DAUGHERTY,

Plaintiff,

v.

CIVIL ACTION NO. 5:14-cv-24506

OCWEN LOAN SERVICING, LLC,

Defendant.

JURY VERDICT FORM

1) We, the jury, after careful consideration of the evidence and the Court's instructions, find by a preponderance of the evidence that Ocwen Loan Servicing, LLC, violated the Fair Credit Reporting Act by failing to conduct a reasonable investigation.

☒ YES

☐ NO

If you answered YES to Question Number 1, proceed to Question Number 2. If you answered NO, the foreperson should sign and date this form and notify the Court Security Officer that the jury has reached a verdict.

2) We, the jury, after careful consideration of the evidence and the Court's instructions, find by a preponderance of the evidence that the Defendant, Ocwen's failure to conduct a reasonable investigation was:

☒ Willful

☐ Negligent

Proceed to Questions Number 3.

3) We, the jury, after careful consideration of the evidence and the Court's instructions, find by a preponderance of the evidence that Defendant, Ocwen, proximately caused damages to the Plaintiff, David Daugherty, in the following amount:

Humiliation, emotional distress, embarrassment, injury to the Plaintiff's reputation, annoyance and inconvenience

\$ 6,128.39

May 23, 2016  
DATE

[REDACTED]  
FOREPERSON